

Recording requested by

SUN WEST MORTGAGE COMPANY, INC.

6131 Orangethorpe Avenue, Suite 500,
Buena Park, CA 90620

After recording return to

SUN WEST MORTGAGE COMPANY, INC.

6131 Orangethorpe Avenue, Suite 500,
Buena Park, CA 90620

NMLS ID: 3277

Loan #: 114311025600

New Loan #: 120224005500

Case No #: 727260971413

MIN #: 100107311431102566

SIS #: (1-888-679-6377)

Loan Type: VA

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A DEED OF TRUST

This Agreement For Modification, Re-Amortization, or Extension of a Deed of Trust made on this 16th day of April, 2021.

The Trustee is COMMONWEALTH LAND TITLE INSURANCE COMPANY WHOSE ADDRESS IS 3419 VIRGINIA BEACH BLVD, #211, VIRGINIA BEACH, VIRGINIA 23452("Trustee"), Beneficiary is Mortgage Electronic Registration Systems, Inc., ("MERS"), As Nominee for SUN WEST MORTGAGE COMPANY, INC., a California corporation, its successors and assigns, ("Lender"); and

The Trustor is MARY M.C. SOUBRA ("Borrower")

Premises herein are or will be improved by a one or two family dwelling

Subject Property: 4601 EASTLAWN AVENUE, WOODBRIDGE, VA 22193-2605

Recorded Date of Security Instrument: 2nd day of December, 2014

Document: 201412020086575

County: PRINCE WILLIAM

Original Principal Sum: \$269,842.00

New Note Amount: \$244,007.87

APN: 8191-26-0723

Legal Description: Attached as EXHIBIT A hereto as and by this reference made a part hereof

MIN #: 100107311431102566
SIS#: (1-888-679-6377)
Case No #: 727260971413

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A DEED OF TRUST

This Agreement for Modification, Re-amortization, or Extension of a Deed of Trust ("Agreement"), made this 16th day of April, 2021, between MARY M.C. SOUBRA ("Borrower"), SUN WEST MORTGAGE COMPANY, INC., a California corporation, Its successors and assigns ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated 25th day of November, 2014 and recorded in Document: 201412020086575 of the State of VIRGINIA Records of PRINCE WILLIAM County and (2) the Note, bearing the same date as, and secured by, the Security Instrument and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Deed of Trust" and the Deed of Trust covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

4601 EASTLAWN AVENUE, WOODBRIDGE, VA 22193-2605

the real property described being set forth as follows:

Attached as EXHIBIT A hereto as and by this reference made a part hereof.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Deed of Trust, Note or Security Instrument):

- 1 Under the terms of the Deed of Trust, there remains unpaid as of 1st day of May, 2021, the sum of U.S. \$237,077.17 of principal, \$2,963.48 of interest thereon and \$3,967.22 of advances made by the Lender aggregating to the "Unpaid Principal Balance" of U.S. \$244,007.87

The total capitalized amount is \$6,930.70

- 2 Lender has accepted or will hereby accept from the Borrower the sum of U.S.\$0.00 which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S.\$0.00 which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
- 3 After application of the amounts provided by Borrower as described in paragraph 2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Interest Bearing Portion of Unpaid Principal Balance at the yearly rate of 3.25%, from 1st day of May, 2021. Borrower promises to make monthly payments of principal and interest of U.S. \$1,061.94 plus escrow, beginning on the 1st day of June, 2021, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.25% will remain in effect until principal and interest are paid in full. If on 1st day of May, 2051 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower will make such payments at 6131 Orangethorpe Avenue, Suite 500, Buena Park, CA 90620 or at a different place if required by the Note Holder.

- 4 If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Deed of Trust/Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

- 5 Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Deed of Trust.

- 6 Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Deed of Trust/Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the Beneficiary of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (g) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

7 Additional Agreement:

Borrower will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. Borrower understands that either a corrected Agreement or a letter agreement containing the correction will be provided to him/her for his/her signatures. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If borrower elects not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and borrower will not be eligible for a modification.

BORROWER(s):

NAME	SIGNATURE	DATE
MARY M.C. SOUBRA		
NA	NA	NA
NA	NA	NA

WITNESS(s):

NA	NA	NA
NA	NA	NA

*Witness (individual in addition to notary) required if property located in the state of Georgia

**Witness and 2nd witness required if property located in the state of South Carolina, Connecticut and Florida
(2nd witness can also be notary)

**Witness and 2nd witness required if property located in the state of Louisiana and Virgin Island
(2nd witness cannot be notary)

BY (SIGNATURE & DATE)	MERS: Mortgage Electronic Registration Systems, Inc. ("MERS"), As Nominee for SUN WEST MORTGAGE COMPANY, INC., A California Corporation, Its Successors and Assigns	
	x	x
NAME	Poonkuzhali Vallinayagam	
TITLE	Assistant Secretary	

WITNESS(s):

NA	NA	NA
NA	NA	NA

*Witness and 2nd witness required for MERS Signor if property located in state of South Carolina (2nd witness can be notary)

LOAN OFFICER:

BY (SIGNATURE & DATE)	x	x
NAME	x	
TITLE	Loan Officer - Sun West Mortgage Company Inc.	

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document

BORROWER(s):
ACKNOWLEDGMENT

State of _____)
County of _____)

On _____ before me, _____
(Date) (Name of Notary)

personally appeared MARY M.C. SOUBRA

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

Notary Commission Expiration Date

ALL CAPACITY ACKNOWLEDGEMENT :

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document

State of _____)
County of _____)

On _____ before me, _____
(Name of Notary)

personally appeared _____

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

Notary Commission Expiration Date _____

ALL CAPACITY ACKNOWLEDGEMENT :

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document

State of _____)
County of _____)

On _____ before me, _____
(Name of Notary)

personally appeared _____

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

Notary Commission Expiration Date _____

COMPLIANCE AGREEMENT

STATE VIRGINIA)
COUNTY PRINCE WILLIAM) ss:
LOAN NUMBER 114311025600)
NEW LOAN NUMBER 120224005500

LENDER SUN WEST MORTGAGE COMPANY, INC.

BORROWER(S) MARY M.C. SOUBRA
PROPERTY 4601 EASTLAWN AVENUE, WOODBRIDGE, VA 22193-2605

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Authority, the Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by Lender or Closing Agent for Lender within 30 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses, for failing to comply with correction requests in such 30 day time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender or its interest in and to said loan documentation.

Date Effective: 16th day of April, 2021

NAME	SIGNATURE
MARY M.C. SOUBRA	
NA	NA
NA	NA

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document

State of _____)
County of _____) ss:

On _____ before me, _____
(Date) (Name of Notary)

personally appeared MARY M.C. SOUBRA

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Signature

Notary Commission Expiration Date

NOTARY SEAL

PAYMENT LETTER TO BORROWER

FROM: SUN WEST MORTGAGE COMPANY, INC.
6131 Orangethorpe Avenue, Suite 500
Buena Park, CA 90620

RE: Old Loan Number: 114311025600
New Loan Number: 120224005500
Property Address: 4601 EASTLAWN AVENUE, WOODBRIDGE, VA 22193-2605

TO: MARY M.C. SOUBRA
4601 EASTLAWN AVENUE, WOODBRIDGE, VA 22193-2605

Dear Borrower(s):

If you have an active or discharged bankruptcy case, the enclosed letter/agreement is for informational purposes only. This letter/agreement is not an attempt to collect, offset or recover any of the discharged debt against you personally. Please take note that any loss mitigation options available to you are 100% voluntary on your part. Sun West is in no way attempting to reaffirm the discharged debt by offering loss mitigation assistance to you. If you enter into a Loss mitigation program such as a loan modification, you do so voluntarily and Sun West agrees that you will not have personal liability on the debt pursuant to that agreement.

You must sign and return the enclosed agreements and this payment letter no later than 30th day of April, 2021 to indicate your intent to accept this offer. The monthly payments on the above referred loan are to begin on 1st day of June, 2021 and will continue monthly until 1st day of May, 2051.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$1,061.94
MMI/PMI INSURANCE	\$0.00
RESERVE FOR TAXES	\$292.68
RESERVE FOR HAZARD INSURANCE	\$140.00
RESERVE FOR FLOOD INSURANCE	\$0.00
ESCROW SHORTAGE	\$0.00
TOTAL MONTHLY PAYMENTS	\$1,494.62

The monthly escrow payments towards mortgage insurance, taxes, hazard insurance, flood insurance, etc. are subject to change from time to time as required.

You are to make your payments to:
SUN WEST MORTGAGE COMPANY, INC.
6131 Orangethorpe Avenue, Suite 500,
Buena Park, CA 90620

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

MARY M.C. SOUBRA

Printed Name

Borrower's Sign

Date

NA

Printed Name

NA

Borrower's Sign

NA

Date

NA

Printed Name

NA

Borrower's Sign

NA

Date

Exhibit A

LOT 391, SECTION 7, DALE CITY, AS THE SAME APPEARS DULY
DEDICATED, PLATTED AND RECORDED IN DEED BOOK 460 AT PAGES 365,
AMONG THE LAND RECORDS OF PRINCE WILLIAM COUNTY, VIRGINIA.
A.P.N.: 8191-26-0723